

# newcars.com<sup>®</sup> Car Buying Checklist

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**Stay focused and organized with the NewCars.com Car Buying Checklist. Keep track of everything you need to know when buying your new car.**



- Get your current car's trade-in value.
- If you opt to sell your old car yourself, find out its private party price and list it on Cars.com.
- Get a free credit report so you'll know if you qualify for lower-interest financing.
- Check with your bank or credit union for their best loan rates so you can compare them with the dealer's best rate.
- Calculate the monthly payment you can afford — 20% of your monthly income is a good starting point.
- Figure out how much cash you can put into a down payment — remember, larger the down payment, the lower your monthly payments will be.
- Use a payment calculator to determine the price range of new car you can afford, based on all of the above data.
- Search our Rebate Center to discover available rebates or financing and leasing deals on the cars you like.
- Check whether you'll save more money with a rebate or low finance offer using our Cash Back vs. Low APR Calculator.
- Once you have settled on a car or two, go for a test drive to make sure they're right for you. But remember, DO NOT start negotiating yet.
- Get dealers to compete for your business by requesting free Internet Price Quotes. Often, you can complete your negotiations from the comfort of your home without even stepping onto a lot.
- Visit the dealership, sign the papers, and drive home in your new car!